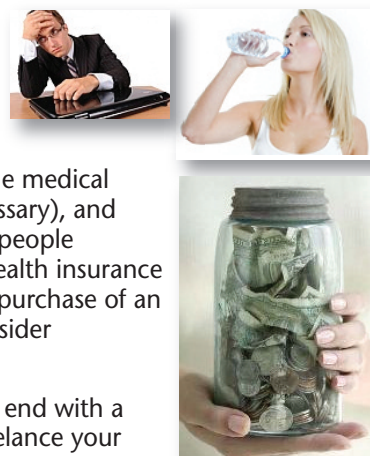


## When Things Seem Out of Control, Control What You Can!

continued from page 5



- 5- Practice Healthy Behaviors-** Like outstanding debt, health problems compound the effects of a financial crisis. Do what you can to stay healthy and avoid non-routine medical expenses. Eat nutritious food, exercise at least 30 minutes a day, lose weight (if necessary), and quit smoking. Good health is an important part of a person's human capital. When people "invest" in their health, they reduce the risk of incurring expensive medical bills. If health insurance ends as a result of unemployment, seek alternative coverage through COBRA or the purchase of an individual health insurance policy. To keep costs down when income is reduced, consider purchasing a high-deductible policy.
- 6- Develop a "Sideline" Income-** When you're concerned that your "day job" might end with a pink slip, it helps to have another source of income. Investigate opportunities to freelance your skills during off-work hours and develop a base of satisfied customers. A sideline business can also provide an opportunity to learn new skills. In addition, there are opportunities to save for retirement in tax-deferred savings plans for the self-employed (e.g., SEP and Keogh plans).
- 7- Understand "Fallback" Options-** In times of crisis and uncertainty, knowledge is power. Some people at risk for financial losses may have viable "fallback" options. For example, even if they don't want to or plan to retire, older workers may be able to apply for Social Security and/or pension benefits after losing a job. Before a financial crisis occurs, check your most recent mailed Social Security benefit estimate form and/or the summary plan description (SPD) for a pension plan for details about benefit amounts and qualifications. Also investigate the details of public benefits such as unemployment compensation.
- 8- Get an Insurance Check-Up-** Contact your insurance agent(s) to provide an assessment of your current coverage. Identify gaps in coverage and areas of weakness and consider purchasing policies to address these insurance needs. Common uncovered financial risks include disability, long-term care, and floods.

### Cooperative Extension



## Eight Free Apps for Today's Tech Savvy Families

Joanne Kinsey, MS, CFCS, Family & Community Health Sciences Educator,  
Atlantic & Ocean Counties

The term 'Apps' refers to software applications that users can browse and download using a cell phone or other hand-held computer device. Although Apps have only been around for two years they have made an impact on how users retrieve information.

Families will find numerous Apps that meet their needs for comparison shopping, searching for locations using maps, getting local and global news, locating books, and accessing favorite online social networking tools. Although some Apps require a small fee, many Apps are free of charge and can be used on your smart phone, iPhone, iPad, and in some cases, your computer. Below is a sampling of eight free family-friendly Apps:

- **AroundMe** – using your current location this App can link you to banks, gas stations, hospitals, hotels, restaurants, supermarkets, pharmacies, and other essential information when you are on the move.
- **NPR News** – this App takes National Public Radio and puts it into a simple organization of articles, pictures, and audio.
- **Skype** – like the computer version, Skype allows you to make toll-free voice calls worldwide to other Skype users. The tool can be used to make Skype calls to landline phones and mobile phones for a fee.
- **Google Earth** – use this App when you need an aerial view of your current location. You will view roads and other visual cues that help define your surroundings.
- **The Weather Channel** – using your current location, this App provides up to the minute weather information including maps, video, and severe weather warnings when they are issued.
- **Pandora** – create a series of customized radio channels for the entire family based on your favorite genre and musical performers. An added feature is the history, album, and awards of the featured singer.
- **CBS News** – provides comprehensive, award-winning coverage of local, national and worldwide breaking news. Get the latest articles and videos from CBS Evening News.
- **iBooks** – check this App for a long list of free and low priced books, ranging from classical to current top selling authors, appropriate for the whole family.

Apps are still considered new, but it looks like they are here to stay, and serve as another tool for tech savvy families. Start with a few Apps and you may find yourself using them frequently. In the meantime, developers will create new and better Apps for our technology motivated culture.



### In This ISSUE

Eight Free Apps for Today's Tech Savvy Families	1
A World of Advice and Some Global Nutrition Fun...from FCHS	2
Get Moving Get Healthy at New Jersey's Parks and Recreation Areas	3
Lactose Intolerance: Separating Myth from Reality	4-5
When Things Seem Out of Control, Control What You Can!	5, 8
Small Steps to Going Green: Meals and Food Shopping Tips	6-7
Fatty, Fatty, Two-By-Four: Words Can Hurt You!	7



# A World of Advice and Some Global Nutrition Fun...from FCHS

Luanne J. Hughes, MS, RD, Family & Community Health Sciences Educator, Gloucester and Salem Counties

As we await the release of the USDA's newest nutrition recommendations (the US Dietary Guidelines), take a look at how other nations view healthy eating.

Similar to the MyPyramid graphic we use here in the United States, health and nutrition experts from nations around the globe are seeing the value in using graphic depictions of dietary recommendations. Follow these links to some of our favorites



- **Argentina: oval shape**  
[ftp://ftp.fao.org/es/esn/nutrition/dietary\\_guidelines/arg\\_fg.pdf](ftp://ftp.fao.org/es/esn/nutrition/dietary_guidelines/arg_fg.pdf)
- **Australia: circle shape**  
[http://www.health.gov.au/internet/main/publishing.nsf/Content/CE4DAF6846D4CAFCCA256F19000407C3/\\$File/fdpost.pdf](http://www.health.gov.au/internet/main/publishing.nsf/Content/CE4DAF6846D4CAFCCA256F19000407C3/$File/fdpost.pdf)
- **Canada: rainbow**  
[http://www.hc-sc.gc.ca/fn-an/alt\\_formats/hpfb-dgpsa/pdf/food-guide-aliment/view\\_eatwell\\_vue\\_bienmang-eng.pdf](http://www.hc-sc.gc.ca/fn-an/alt_formats/hpfb-dgpsa/pdf/food-guide-aliment/view_eatwell_vue_bienmang-eng.pdf)
- **First Nations, Inuit and Metis (Canada): circle shape**  
[http://www.hc-sc.gc.ca/fn-an/alt\\_formats/fnihb-dgpsni/pdf/pubs/fnim-pnim/2007\\_fnim-pnim\\_food-guide-aliment-eng.pdf](http://www.hc-sc.gc.ca/fn-an/alt_formats/fnihb-dgpsni/pdf/pubs/fnim-pnim/2007_fnim-pnim_food-guide-aliment-eng.pdf)
- **Great Britain: The Balance of Good health (plate)**  
<http://www.food.gov.uk/multimedia/pdfs/bghbooklet.pdf>
- **Hungary: The House of Good Health**  
[ftp://ftp.fao.org/es/esn/nutrition/dietary\\_guidelines/hun.pdf](ftp://ftp.fao.org/es/esn/nutrition/dietary_guidelines/hun.pdf)
- **Japan: The Spinning Top**  
[http://www.maff.go.jp/j/balance\\_guide/b\\_use/pdf/eng\\_reinasi.pdf](http://www.maff.go.jp/j/balance_guide/b_use/pdf/eng_reinasi.pdf)
- **Mexico: Plate of Good Eating**  
<http://www.nutreymuevetuvida.uady.mx/articulos/plato.php>
- **Namibia: rectangle shape**  
[ftp://ftp.fao.org/es/esn/nutrition/dietary\\_guidelines/nam.pdf](ftp://ftp.fao.org/es/esn/nutrition/dietary_guidelines/nam.pdf)
- **Philippines: circle shape**  
[ftp://ftp.fao.org/es/esn/nutrition/dietary\\_guidelines/pac\\_2.pdf](ftp://ftp.fao.org/es/esn/nutrition/dietary_guidelines/pac_2.pdf)
- **Spain: Wheel of Foods**  
[www.nutricion.org/img/Rueda\\_Alimentos\\_SEDCA.jpg](http://www.nutricion.org/img/Rueda_Alimentos_SEDCA.jpg)
- **Turkey: Four Hearts/Four-leaf Clover**  
[www.saglik.gov.tr/extras/birimler/temel/beslenme\\_rehberi.pdf](http://www.saglik.gov.tr/extras/birimler/temel/beslenme_rehberi.pdf)



## VISIONS

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## Small Steps to Going Green: Meals, and Food Shopping Tips

continued from page 6



(13) **Say goodbye to bottled water, juice and soda.** Buying bottled water is unnecessary with our access to pure tap water and it is not a sustainable practice. Just think about carrying tap water halfway around the world in non-renewable bottles and paying a premium price for that harmful practice.

(14) **Grow your own garden** in your backyard or your community. Gardening is a fun, fulfilling, stress-releasing activity that is inexpensive and the exercise in taking care of the garden is good for your body. You can grow tomatoes, herbs, potatoes, beans and peppers easily from an apartment window, on a deck or in pots on the back porch or balcony. Urban gardening is sensible and trendy. Raised bed gardening eliminates the worry about chemicals in the ground affecting the vegetables and herbs.

(15) **During World War II, victory gardens** gave Americans fresh produce for their families. The White House Garden along with the Peoples Garden in DC has taken the same idea and expanded it into gourmet produce for entertaining and everyday meals along with encouraging schools to create school gardens to increase fresh foods in school cafeterias. Growing our own produce is "green", healthy, economical and sustainable. The green movement is also encouraging community and school gardens to help kids and their families eat healthier and is one more way to help reduce obesity with our kids.

## Fatty, Fatty, Two-By-Four: Words Can Hurt You!

Virginia Quick, RD Doctoral Candidate, Nutritional Sciences

Carol Byrd-Bredbenner, PhD, RD, FADA, Professor of Nutrition/Extension Specialist



As a child, were you ever teased about your weight? Does it still hurt when you think about it? If so, you are not alone! Weight-related teasing is prevalent—nearly 1 in 5 average-weight girls and almost half of overweight girls report being teased about their weight. Weight teasing during the growing years can have serious consequences. It may lead to disordered eating behaviors, such as starvation diets, purging (vomiting, misusing laxatives), and binge eating which may escalate into full-blown eating disorders.

Even women with healthy weights who were teased about their weight during childhood are at greater risk for disordered eating behaviors. In a study of young adult women who had healthy Body Mass Indexes (BMIs) (18.5 to 25) and no history of eating disorders, researchers at Rutgers found that women with higher healthy BMIs (>21 to 25) were more likely to have experienced weight teasing during childhood and felt more upset about it than those with lower healthy BMIs (18.5 to 21). They also had more symptoms of disordered eating—with symptoms rising as teasing severity increased.

The Rutgers study, and many others, suggests that teasing girls about their weight can have long-term detrimental physical and psychological health effects. Less is known about the effects on boys, but it is likely that weight teasing negatively affects them, too. What can be done to protect girls and boys?

### Tips for Parents and Family:

- ✓ Become aware of your own attitudes about weight. Are you biased against those who are overweight just because they are overweight?
- ✓ Avoid making negative comments about your own or other people's weight.
- ✓ Intervene to stop weight-based teasing and bullying. Being called "skinny" can hurt as much as being called "fatty".
- ✓ Increase awareness of others about the harm caused by weight bias and teasing.
- ✓ Advocate for weight tolerance in your children's school. Take the initiative—talk to teachers and principals about your concerns.
- ✓ Emphasize health not weight.

### Tips for Schools & Educators, and Other Child Care Givers:

- ✓ Have zero-tolerance for weight-based teasing in schools and classrooms.
- ✓ Be alert to both overt and subtle peer harassment and intervene when weight teasing occurs.
- ✓ Include overweight role models as examples when teaching to help students challenge their own weight-based stereotypes.
- ✓ Educate students on how the media perpetuates weight bias by featuring mostly thin actors.
- ✓ Emphasize health not thinness.



Remember, the focus should be on children's health—not on their appearance or how much they weigh. For more information and tips on weight bias and stigmatization, visit [www.yaleruddcenter.org/what\\_we\\_do.aspx](http://www.yaleruddcenter.org/what_we_do.aspx).



## Small Steps to Going Green: Meals and Food Shopping Tips

Karen Ensle Ed.D., RD, FADA, CFCS, Family & Community Health Sciences Educator,  
Union County



Green food should be healthy, cheap, delicious, fresh and accessible. In the past, storing food for winter months, cooking at home, gardening, composting, eating local, and food preservation were done yearly for family survival. Today, we call it “green” but ultimately it is just managing food and our basic needs using affordable methods. Here are fifteen tips to get you and your family started on a greener and healthier diet.

**(1) Choose eco-friendly farmer’s markets, organic and local cooperative grocery stores** that support “green foods”. Farmers markets give all the profits to the farmers rather than large macro farming businesses. Typically, the small farm offers fresher, healthier food even if it is not always organic. Many small farmers cannot afford organic certification but use organic methods regardless. Get to know your farmer personally and he will let you know how he grows his crops so

you can learn about farming methods to make your best food choices.

**(2) Community Supported Agriculture (CSA’s)**, CSAs consist of a group of members who pledge support to a farm or garden operation so they become part of that “community”. The farmer and members share the risks and benefits of the food production including the costs of running the operation. Each week the member is entitled to a distribution of fresh produce during the growing season. Members receive satisfaction from reconnecting to the land, participating in growing the food and helping the farmer with money upfront to plant and grow that season’s harvest. By supporting local food you are reducing food transportation costs which saves money and keeps the planet greener.

**(3) Local supermarket chains** offer wonderful organic lines of foods for year-round healthy eating.

**(4) Eco-friendly foods** in general, are plant foods. Overall, animal products are not “green” because they require intensive resources to produce. By eating lower on the food chain and savoring fresh veggies, fruit, grains, beans, nuts and seeds you are eating healthy and green. When consuming animal products choose organic and eat small portions (only 5-6 ounces of meat group foods are needed daily for most adults). Unfortunately, Americans eat that much or more at one meal. These additional calories are stored as fat which may lead to overweight. Make it a goal to eat one vegetarian (meatless) meal each week which is easy to do at home or at restaurants.

**(5) Choose organic foods** for a more sustainable food product. Know which foods such as apples that have some of the highest levels of pesticides of any food. Wash them with cold water and a vegetable brush before consuming. Foods that are peeled such as bananas, avocados and oranges are typically safe and pesticide free without buying organic.

**(6) Choose wines from vineyards** that practice sustainable farming practices and buy fair trade coffee that provides market access for producers, allowing higher wages than typically paid to workers.

**(7) Try to eat out less often.** The average American dines out at least four times per week. Try skipping one restaurant meal per week or get into the habit of splitting meals with another person and you will save money and calories. Cooking at home is easy---just plan ahead so you have all the ingredients you will need. Follow recipes until you feel comfortable cooking without one. Simple cooking can create tasty, pleasurable meals. Get into the habit of cooking at home to eat healthier and save money. It’s the green thing to do!

**(8) Candy bars, chips and soda** may taste good but are not very healthy for you. Processed snacks represent wasteful and unsustainable consumption and are expensive. Many of their ingredients are modified with no regard for nutrition, transportation costs or sustainability. Snacks should be fresh, whole food such as a piece of fruit, some nuts or string cheese.

**(9) Choose vegetarian** options when dining out such as a veggie pizza, or if eating at home a salad loaded with veggies, fruit, organic cheese or yogurt and a simple home made salad dressing.

**(10) Know your labels.** If a food is truly 100% organic then it is the most sustainable choice. No harmful chemicals have been used, animals have been raised according to strict standards and the farmland the food is grown or raised on is managed sustainably. Organic means no hormones were used, no irradiation or genetic modification of the food product.

**(11) Products labeled “100% Organic”** and carrying the “USDA Organic” seal are just that – they contain all organically produced ingredients. Products that are made from at least 95% organic ingredients, and have remaining ingredients that are approved for use in organic products may also carry the “USDA Organic” seal.

**(12) Save money and shop “green”** by using grocery sacks that are reusable. This is an inexpensive first step toward eating green. Both plastic and paper bags have negative effects on the environment so choose a stylish canvas option and forget the throwaways OR turn them in at the grocery store to be recycled.



continued on page 7

## Get Moving Get Healthy at New Jersey’s Parks and Recreation Areas

Joanne Kinsey, MS, CFCS, Family & Community Health Sciences  
Educator, Atlantic & Ocean Counties

New Jersey’s Division of Parks and Forestry oversees 50 state parks, 11 forests and more than 50 historic sites, so there are many places to add a few extra steps in your family’s day. The area offers access to a large number of opportunities to increase your level of physical activity and see beautiful sights along the way. In addition, there are hundreds of county parks offering a huge selection of outdoor activities. Pack a cooler filled with refreshing water, bags of fresh sliced vegetables and fruit, layer on the sun block, then head for one of these fine New Jersey destinations to encourage your family to Get Moving and Get Healthy!

**Delaware Water Gap National Recreation Area** – Are you looking for hiking trails that lead you along a waterfall and historic sites? The Delaware Water Gap area cuts through a ridge in the Appalachian Mountains, and offers 100 miles of hiking trails and 27 miles of the celebrated Appalachian Trail. Other physical activities include rafting, kayaking, and canoeing. Rowboats are available and access to fishing for shad, smallmouth bass, catfish, and trout might interest you. In winter you can try your hand at cross-country skiing. Bird watching is also a favorite activity in the park area, where bald eagles are known to inhabit the local forests.

**High Point State Park** – Hiking at High Point State Park is a hiker’s dream. With more than 50 marked trails, and access to the famous Appalachian Trail, and an elevation of 1,800 feet, this site offers opportunities for family-sized physical activity. Climb 200 stairs and you will reach the top of the High Point Monument. Interpretive programs and camping are available for naturalists of all ages. This historic New Jersey State Park is beautiful all year long!

**Liberty State Park** – One of the most historic, popular and impressive sights from New Jersey is Liberty State Park. Here your family can walk along hiking trails, nature walks, and fitness trails, or the two-mile Liberty Walk, which connects the interpretive center and picnic area. From here you can enjoy beautiful views of the Hudson and Manhattan Rivers. To add extra healthy steps in your day and for a first-hand learning experience, visit the Statue of Liberty and Ellis Island. For an upper-body workout consider boating or canoeing on the Hudson River and New York Bay.

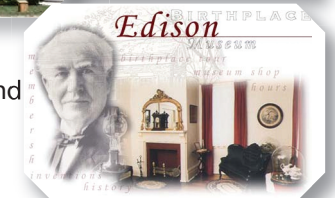
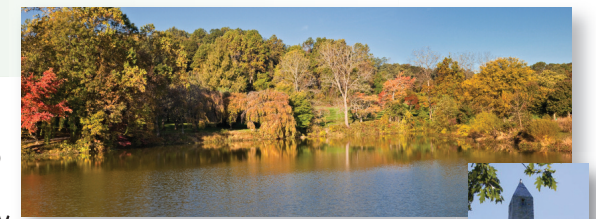
**Morristown National Historical Park** – Consider a walk at America’s first national historical park on 1,676 acres, including a three-mile tour road, plus 27 miles of hiking trails! The park is in celebration of General George Washington’s Headquarters (Ford Mansion). The park is located on the grounds occupied by the army during the 1779-80 encampment, and the site of fortification from the 1777 encampment. The park also features a visitor center, 18th century farm and several reconstructed soldier huts.

**Pinelands National Preserve** – Interested in bird watching or photography? Maintained by the National Park Service, the Pinelands National Preserve encompasses over one millions acres of farms, forests and wetlands in New Jersey. The Preserve occupies 22% of New Jersey’s land mass and is considered an important ecological region. In this area your family will enjoy canoeing, camping, hiking, wildlife viewing, and access to historic sites. Hiking, biking and driving trails can be found online at <http://www.nj.gov/pinelands/reserve/>.

**Thomas Edison National Historic Park** – Enjoy a special walk by stepping back in time to visit Thomas Edison’s Laboratory and home in West Orange, NJ. The park offers self guided experiences, so you can take your time strolling through the various exhibits, the estate at Glenmont and its beautiful grounds.

For additional information visit:

[www.visitnj.org](http://www.visitnj.org) • [www.getmovinggethealthynj.rutgers.edu](http://www.getmovinggethealthynj.rutgers.edu)





## Lactose Intolerance: Separating Myth from Reality

Kathleen T. Morgan, Dr. M.H, DTR, Chair, Family and Community Health Sciences

Do you think you might have lactose intolerance, or do you know someone who does? If so, you are probably getting advice from a wide range of people on what you should and shouldn't be eating. Unfortunately, there is a large amount of misinformation on lactose intolerance. Individuals with lactose intolerance often avoid consuming any dairy products as they try to avoid the symptoms associated with lactose intolerance. Lactose intolerance is not a disease, it is a condition.

*Here are some helpful definitions:*

**Lactose** – the naturally occurring sugar found in all mammal milk and in most milk products.

**Lactose maldigestion** – the incomplete breakdown of lactose in the intestinal tract due to low levels of the enzyme lactase.

**Lactose intolerance** – the occurrence of symptoms (diarrhea, abdominal pain, flatulence, bloating) in a person with lactose maldigestion, when the ingested dose is larger than the person can handle comfortably.

**Lactase nonpersistence** – normal, age-related decline in lactase activity.

**Lactose maldigestion** is generally diagnosed by giving the person a dose of 50 grams of lactose, the equivalent of drinking a quart of milk on an empty stomach and measuring breath hydrogen a few hours later. The amount of hydrogen excreted is a measure of how much lactose went undigested. A "hydrogen breath test" (HBT) is used as a clinical medical diagnosis for those individuals who feel they have lactose intolerance. It is a simple, non-invasive test done after a short period of fasting, about eight hours. The HBT measures the amount of certain gases produced in your breath following the consumption of a lactose containing drink.

Although the true prevalence of lactose intolerance is not known, new research shows that it has been likely over reported, based on lactose-maldigestion studies. Many of those who have maldigestion never or rarely experience symptoms of lactose intolerance.

Similar studies on the incidence of lactose intolerance – where individuals self-report symptoms – show rates are much lower than lactose maldigestion. Researchers estimate that only about one-third to one-fifth of individuals with diagnosed lactose maldigestion will actually have digestive symptoms. There are some ethnic differences with rates of lactose intolerance, but the most recent findings show that only 8 percent of Europeans, 10 percent of Hispanics and 20 percent of African Americans report symptoms of lactose intolerance.

There are serious health outcomes when individuals who feel that they are lactose intolerant exclude dairy from their diet. Studies indicate that childhood milk avoidance is associated with increased fracture risk. Dairy plays a role in bone health as well as blood pressure regulation in the older adult population as well. Dairy avoidance increases risk of deficiencies in nutrients like calcium, vitamins A and D, protein, magnesium, zinc, potassium and phosphorus.

Eating together is important, especially when families eat meals together, as it increases the likelihood of milk intake. Family meals also encourage an increased consumption of more food groups. Moms who drink milk have daughters who drink milk and consume less soft drinks.

People with lactose intolerance should know that when it comes to milk, there are several practical solutions that can help: Drinking lactose-free milk, which comes in various fat levels and flavors, and is real milk just without the lactose; and gradually re-introducing milk back into the diet by trying small amounts of it with food or cooking with it. Additional solutions include eating natural cheeses, which are generally low in lactose; and eating yogurt with live and active cultures, which can help the body digest lactose. And



For those with lactose intolerance try three low-fat or fat-free dairy foods every day, without experiencing discomfort or embarrassment:

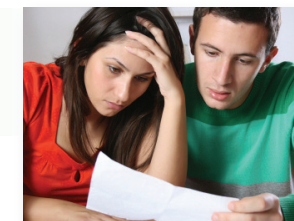
- **Try It.** Opt for lactose-free milk and milk products. They are real milk products, just without the lactose, and provide the same great nutrients as regular dairy foods.
- **Sip It.** Start with a small amount of milk daily and increase slowly over several days or weeks to tolerance.
- **Stir It.** Mix milk with other foods, such as smoothies, soups or sauces – or pair it with meals. This helps (not gives) your body more time to digest it.
- **Slice It.** Top sandwiches or crackers with natural cheeses such as Cheddar, Colby, Monterey Jack, mozzarella or Swiss. These cheeses are low in lactose.
- **Shred It.** Shred your favorite natural cheese onto soups, pastas and salads.
- **Spoon It.** Enjoy easy-to-digest yogurt. The live and active cultures in yogurt help to digest lactose.



*continued on page 5*

## When Things Seem Out of Control, Control What You Can!

Barbara O'Neill, Ph.D., CFP®, Extension Specialist in Financial Resource Management



In recent months, it seems like many things have gotten "out of control" in our country. Between the fragile economy, high unemployment rates, state governments struggling with massive budget cuts, the oil spill in the gulf, and various natural disasters, it seems like there is one source of financial distress after another.

Research indicates that "feeling out of control" is a major cause of unhappiness and stress. Most people don't like living without at least some type of game plan. That's why commuting always ranks high as a source of unhappiness in life. Commuters often run into unplanned obstacles such as traffic snarls, road closures, and weather-related incidents that force them to adjust their normal driving routines.

**What to do?** Control what you can about your personal finances and develop contingency plans for negative life events. Below is a description of eight ways to take charge of your finances during uncertain times:

- 1- **Program Your Dollars-** Develop a spending plan (budget) where income is greater than or equal to savings plus household expenses. Reduce discretionary expenses as needed and consider reductions to large fixed expenses (e.g., refinancing a mortgage or trading down to a smaller home or apartment). Rutgers Cooperative Extension has several online resources to assist with budget preparation. To download a worksheet that can be completed with a pencil and a hand-held calculator, visit <http://njaes.rutgers.edu/money/pdfs/fs421worksheet.pdf>. To download a spending plan spreadsheet that uses pre-programmed Microsoft Excel® software to make income and expense calculations with a computer, visit <http://njaes.rutgers.edu/money/templates/Spending-Plan-Template.xls>.
- 2- **Build Precautionary Savings-** Having a chunk of money in the bank increases feelings of control during a financial crisis. Many financial experts now recommend holding more than the "standard" 3 to 6 months of expenses because it is taking laid-off workers longer to find new jobs. For example, eight months of \$2,000 monthly expenses equals \$16,000. Realistically, many people don't have savings anywhere near this level, but it is important not to give up. Any amount of savings is better than none and, the more money people have set aside, the bigger their "war chest" to tap during a financial crisis.
- 3- **Downsize Your Debt-** A financial crisis is less stressful when an individual or family isn't carrying a lot of non-mortgage debt and making payments equal to 10% or more of net (take-home) income. Pay off outstanding balances as quickly as possible. The web site [www.powerpay.org](http://www.powerpay.org) has a debt repayment calculator that shows the time and interest saved by accelerating debt repayment. Once debt is repaid, previously owed monthly payments can be reallocated to build up emergency savings.
- 4- **Build Human Capital-** Do everything you can to make yourself "marketable" to employers in a tough economy. Learn new skills and cultivate new business contacts. In addition to keeping up with your profession or trade, invest the time to learn technological skills such as social networking and the use of a smart phone. Many employers now expect new and current employees to have these skills.

### Lactose Intolerance: Separating Myth from Reality

*continued from page 4*

keep in mind that other dairy foods can also be made lactose-free – even ice cream as an additional treat!

Managing symptoms of lactose intolerance will improve quality of life as well as one's nutritional profile. There are a number of ways to alleviate symptoms, which will depend on the individual's sensitivity to lactose.

- Start with 2-4 ounces of milk per day, increasing to a goal of 8 ounces two to three times a day.
- Consume smaller amounts of milk with meals, not on an empty stomach.
- Consume dairy consistently and on a daily basis to build tolerance.
- Consume aged cheese and fermented products, like yogurt.
- Consume yogurt with live cultures – probiotics – to help digest the lactose in the gut and to reduce symptoms.
- Use lactose-reduced milk or lactase enzymes to help digest dairy products.
- For some individuals with lactose intolerance, higher-fat and/or flavored milk (such as chocolate) may be better tolerated.
- Round out the diet with other good food sources of calcium like broccoli, kale, almonds, and fortified foods to help meet calcium requirements. Calcium fortified soy, rice and almond beverages can be other good alternatives to dairy products, but their nutrient content can vary significantly from dairy milk.

Some individuals who are highly sensitive to lactose may have to limit consumption of dairy products altogether due to the severity of their symptoms. In such cases, consuming calcium from other food sources, fortified foods and supplements will be a nutritional goal.

*continued on page 8*